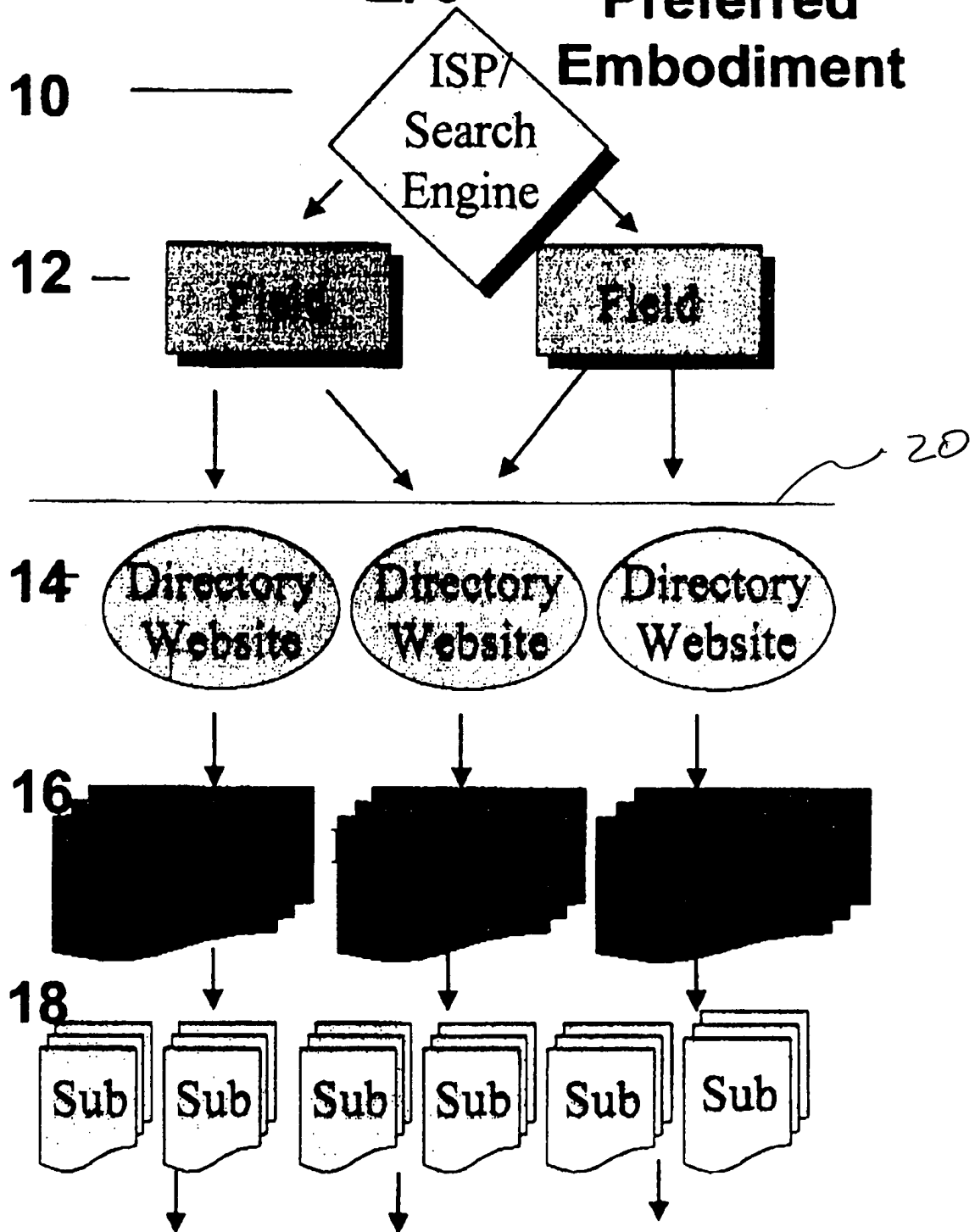


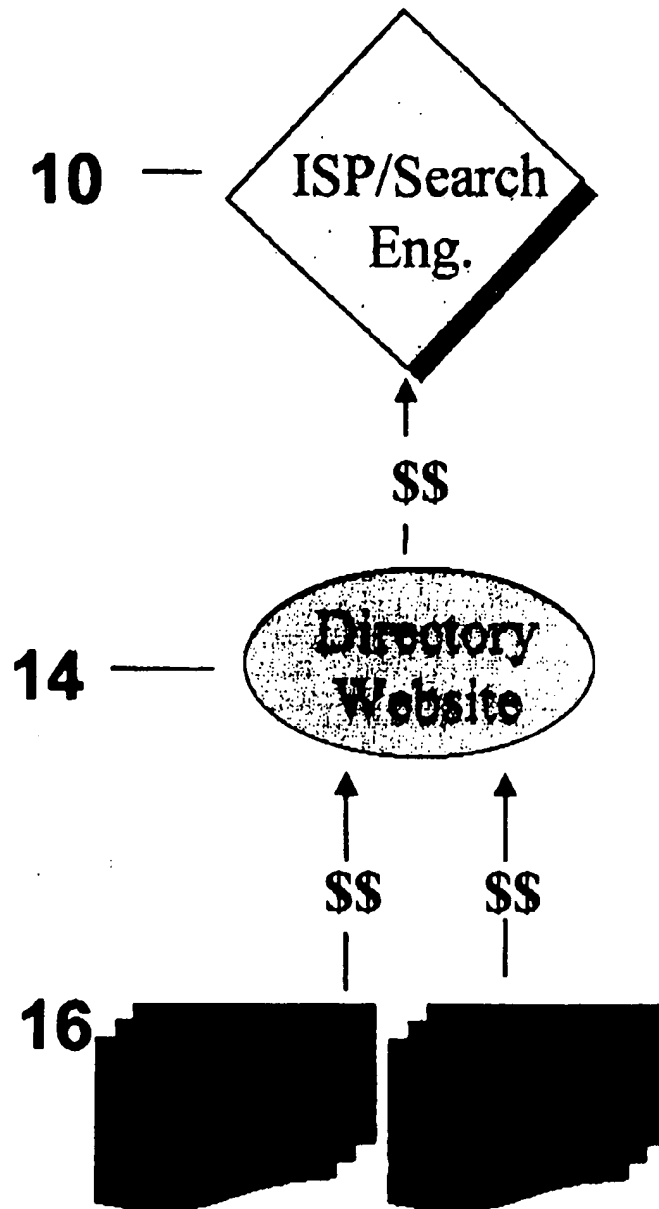
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FIG. 2
Preferred Embodiment



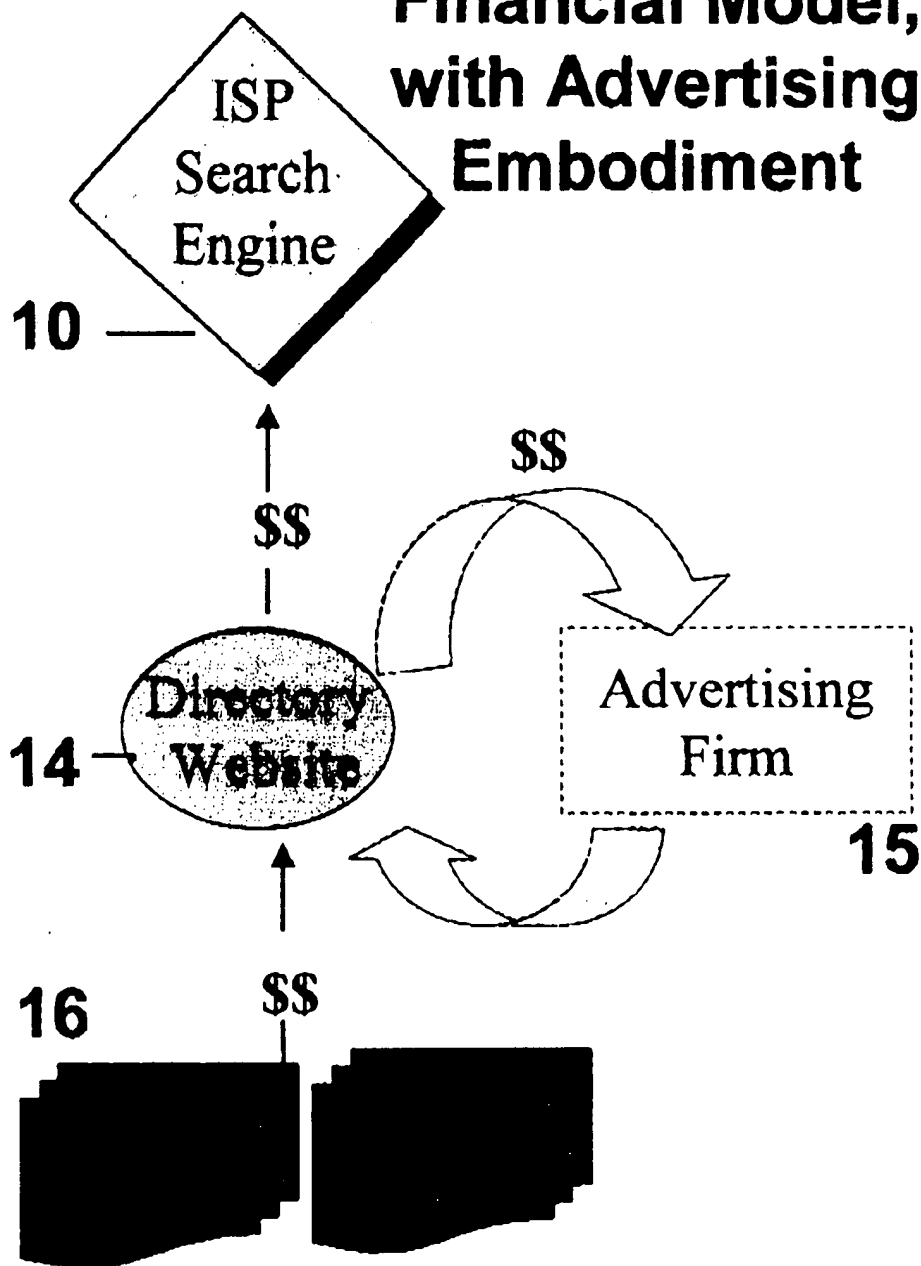
3/6

**FIG. 3a -
Financial Model**



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**FIG. 3b -
Financial Model,
with Advertising
Embodiment**



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**FIG. 4 -
Starting the Method**

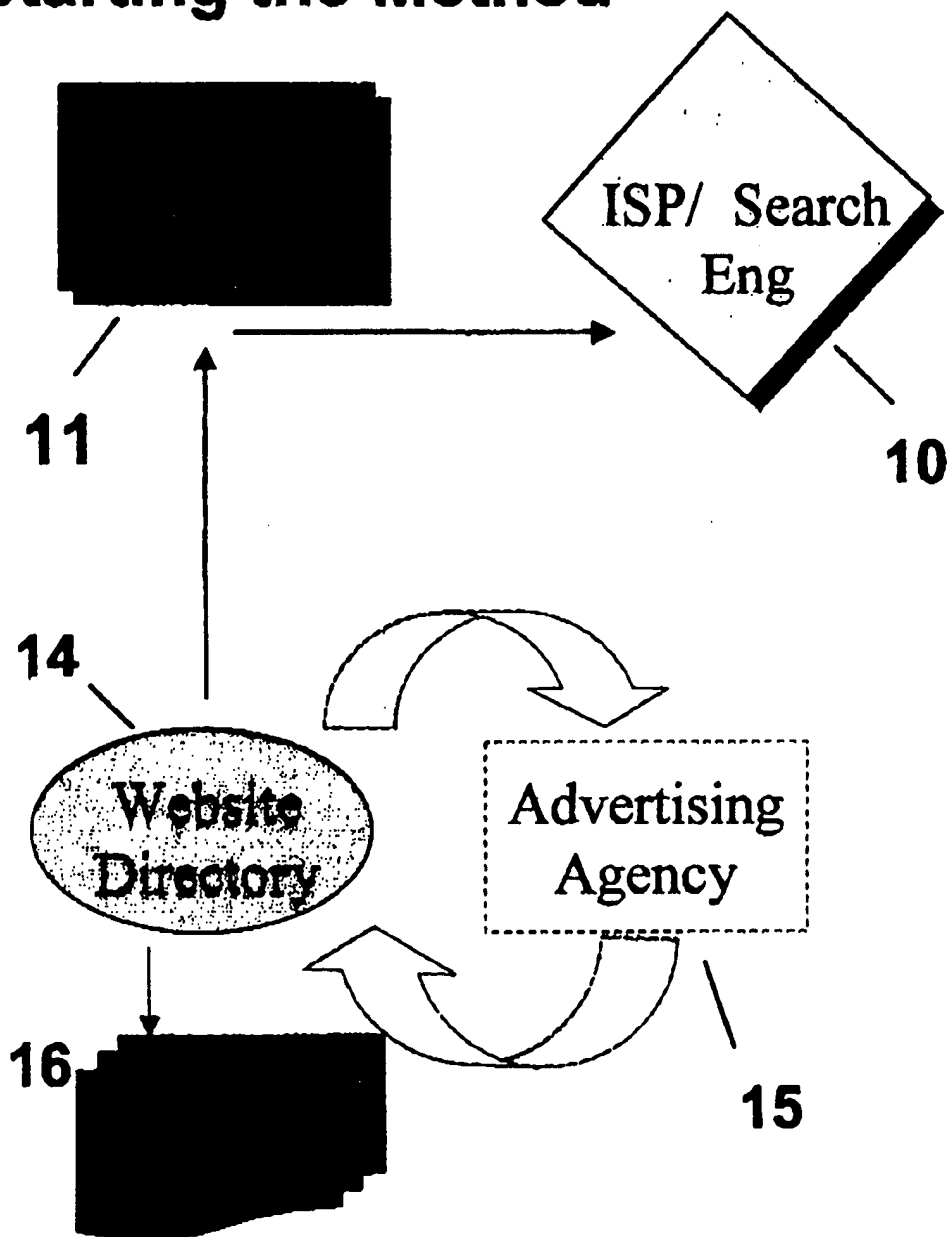


FIG. 5
Alternative Embodiment

